

EXHIBIT L

FILED UNDER SEAL

Script Revised

Q: Are you going to take the full amount on my due date?

A: No, you have 3 different options to paying back the loan.

---Renewal –means you will pay the finance charge of (amount) only. You will get a new finance charges with every renewal of your loan. On the due date resulting from a fourth renewal and every renewal due date thereafter, your loan must be paid down by \$50.00.

To renew you loan means you will get charged and new service charge of () for your 1st four pay dates.

--Pay Down -This means your Account will be debited for the finance charge plus \$50.00 on the due date. This will continue until your loan is paid in full.

Pay in Full- *To decline the option of renewal, you must select your payment options using the Account Summary link sent to your email at least three business days before your loan is due.

Terms in the Loan Document

Your **Payment Schedule** will be: 1 payment of **\$390.00** due on **2009/01/30** , if you decline* the option of renewing your loan. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited on the business day prior to your normal pay date. If renewal is accepted you will pay the finance charge of \$90.00 only, on 2009/01/30 You will accrue new finance charges with every renewal of your loan. On the due date resulting from a fourth renewal and every renewal due date thereafter, your loan must be paid down by \$50.00. This means your Account will be debited the finance charge plus \$50.00 on the due date. This will continue until your loan is paid in full.

*To decline the option of renewal, you must select your payment options using the Account Summary link sent to your email at least three business days before your loan is due.

Payment Options:

- a. **Renewal.** Your loan will be renewed on every* due date unless you notify us of your desire to pay in full or to pay down your principal amount borrowed. You will accrue a new fee every time your loan is renewed. Any fees accrued will not go toward the principal amount owed.
* On your fifth renewal and every renewal thereafter, your loan will be paid down by \$50.00. This means your account will be debited for the finance charge plus \$50.00, this will continue until your loan is paid in full.
- b. **Pay Down.** You can pay down your principal amount by increments of \$50.00.

Paying down will decrease the fee charge for renewal.

Approval Terms Letter

Fax Number: 1-800-256-9166

Email Address: customerservice@ameriloan.com

Congratulations and thank you for being a valued customer of Ameriloan! We would like to explain our service to you as to make it very easy for you to use our service for all of your future cash needs.

Your loan in the amount of 350.00 has been approved and the cash will be sent to your bank tonight* at midnight.

Many banks differ on when they will deposit your funds to your account after receipt. Most banks will deposit funds to your account the next business morning.

If you have any questions, please call your bank and ask for the ACH Department to verify posting.

In the future, you can view the status of your loan at:

www.ameriloan.com

SOME REMINDERS REGARDING YOUR LOAN:

Loan Receipt:

By receiving a loan through Ameriloan, you agreed that your loan will be renewed on every due date unless you notify us of your desire to pay in full or to pay down your principal amount borrowed. What this means is you will pay the interest fee (only) on your due date. If your loan is renewed, you do acquire a new interest fee.

Renewal:

Your loan will be renewed on every due date unless you notify us of your desire to pay in full or to pay down your principal amount borrowed. You will accrue a new fee every time your loan is renewed. Any fees accrued will not go toward the principal amount owed.

You will renew your loan four times. On your fifth renewal and every renewal thereafter, your loan will be paid down by \$50.00. This means your account will be debited for the renewal charge plus \$50.00, this will continue until your loan is paid in full. (EXAMPLE: For a \$300.00 dollar loan, the fee is \$90.00. On your fifth renewal, you pay \$140.00 = the \$90.00 fee, plus the \$50.00 pay down. The next time you want to renew, your balance

will be \$325.00. After your fifth renewal, your loan must be paid down every due date until your loan is paid out.)

Approval-Terms Letter 1 of 2

Pay Down:

You can pay down your principal amount by increments of \$50.00. Paying down will decrease the fee charged for renewal. To accept this option, you must notify us of your request in writing via fax at 1-800-256-9166 at least three full business days before your loan is due.

If for any reason you do not wish to renew your loan, meaning you wish to pay the full amount due on this due date, please contact our customer service department at customerservice@ameriloan.com or 1-800-362-9090.

There is a three-day rule on a full pay out or pay down on your loan. We need to receive the document in our office by 4:30 p.m. THREE FULL BUSINESS DAYS before you are due. That means if you are due on Friday, we need to have the document by 4:30 p.m. on Tuesday.

If we do not receive the document, in time, your loan will be renewed.

*Dates are estimates only.